

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Bridget A. Walker
Debtor

Case No. 18-04265-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 08, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2023:

Recip ID	Recipient Name and Address
db	+ Bridget A. Walker, 5535 Westlawn Avenue Apt 330, Los Angeles, CA 90066-7081
cr	+ FNCB Bank, f/k/a First National Community Bank, 100 S. Blakely Street, Dunmore, PA 18512-2239
5117342	CAPITAL ONE/CABELAS, C/O ALLTRAN FINANCIAL LP, PO BOX 610, SAUK RAPIDS, MN 56379-0610
5117346	+ FNCB BANK, 102 EAST DRINKER STREET, DUNMORE, PA 18512-2432
5117351	POCONO MEDICAL CENTER, C/O NATIONAL RECOVERY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
5117352	SANOFI US GROUP SAVINGS PLAN, C/O T ROWW PRICE, PO BOX 17349, BALTIMORE, MD 21297-1349
5117355	+ SLETS-LIFESTAR, PO BOX 5386, BETHLEHEM, PA 18015-0386
5117356	+ ST LUKES, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000
5117357	+ ST LUKES EMERG PHYS SPECIALISTS, PO BOX 5386, BETHLEHEM, PA 18015-0386

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Dec 08 2023 23:47:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5117340	EDI: CAPITALONE.COM	Dec 08 2023 23:47:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5117341	Email/Text: mediamanagers@clientservices.com	Dec 08 2023 18:51:00	CAPITAL ONE BANK, C/O CLIENT SERVICES, 3451 HARRY S TRUMAN BLVD, SAINT CHARLES, MO 63301-4047
5117343	+ EDI: PRA.COM	Dec 08 2023 23:47:00	CAPITAL ONE/CABELAS, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952
5117344	+ Email/Text: bknotice@ercbpo.com	Dec 08 2023 18:51:00	COMCAST CABLE COMMUNICATIONS, C/O ERC, PO BOX 57547, JACKSONVILLE, FL 32241-7547
5117345	EDI: WFNNB.COM	Dec 08 2023 23:47:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5127898	EDI: CAPITALONE.COM	Dec 08 2023 23:47:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5117347	Email/Text: Bankruptcy@Freedommortgage.com	Dec 08 2023 18:51:00	FREEDOM MORTGAGE, PO BOX 619063, DALLAS, TX 75261-9063
5139765	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 08 2023 18:51:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
5117348	^ MEBN	Dec 08 2023 18:45:38	HAYT HAYT & LANDAU LLC, MERIDIAN CENTER 1, 2 INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279
5117349	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Dec 08 2023 18:51:00	LOANCARE SERVICING CTR, 3637 SENTARA WAY, VIRGINIA BEACH, VA

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			23452-4262
5180053	Email/Text: BankruptcyECFMail@mccalla.com	Dec 08 2023 18:51:00	Freedom Mortgage Corporation, c/o McCALLA RAYMER LEIBERT PIERCE, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5137696	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 08 2023 18:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5117350	+ EDI: AGFINANCE.COM	Dec 08 2023 23:47:00	ONEMAIN, PO BOX 70912, CHARLOTTE, NC 28272-0912
5127207	+ EDI: AGFINANCE.COM	Dec 08 2023 23:47:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
5174906	EDI: PRA.COM	Dec 08 2023 23:47:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5174907	EDI: PRA.COM	Dec 08 2023 23:47:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5133400	EDI: PRA.COM	Dec 08 2023 23:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5117740	+ EDI: RECOVERYCORP.COM	Dec 08 2023 23:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5131067	EDI: Q3G.COM	Dec 08 2023 23:47:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5117353	Email/Text: mediamanagers@clientservices.com	Dec 08 2023 18:51:00	SEARS, C/O CLIENT SERVICES, 3451 HARRY S TRUMAN BLVD, SAINT CHARLES, MO 63301-4047
5117354	+ EDI: CITICORP	Dec 08 2023 23:47:00	SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282
5117358	EDI: SYNC	Dec 08 2023 23:47:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5117359	EDI: CCS.COM	Dec 08 2023 23:47:00	TRAVELERS INSURANCE COMPANY, C/O CCS, PO BOX 607, NORWOOD, MA 02062-0607
5138911	EDI: AIS.COM	Dec 08 2023 23:47:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2023 at the address(es) listed below:

Name	Email Address
Eugene C Kelley	on behalf of Creditor FNCB Bank f/k/a First National Community Bank ekelley@kpwslaw.com, abartoli@kpwslaw.com;emk@kpwslaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Bridget A. Walker lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

Information to identify the case:

Debtor 1

Bridget A. Walker

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6487

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-04265-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bridget A. Walker
aka Bridget Amanda Walker, aka Bridget Walker

**By the
court:**12/8/23

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.